

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

In re:

MELVIN D CARTER

Debtor(s)

§ Case No. 00-10-37128

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CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Robert E. Hyman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/13/2010.
- 2) The plan was confirmed on 02/17/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/22/2011, 10/09/2012, 12/20/2013, 04/04/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/03/2014.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,266.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$ 112,476.95
 Less amount refunded to debtor \$ 0.00

NET RECEIPTS: \$ 112,476.95

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$ 3,658.00
 Court Costs \$ 0.00
 Trustee Expenses & Compensation \$ 5,200.43
 Other \$

TOTAL EXPENSES OF ADMINISTRATION: \$ 8,858.43

Attorney fees paid and disclosed by debtor: \$ 1,142.00

Scheduled Creditors:

Creditor Name	Class	Claim Sched.	Claim Asserted	Claim Allowed	Prin. Paid	Int. Paid
OCWEN LOAN SERVICING, LLC	MORTGAGE ARREARAGES	99736.00	156076.98	83722.08	59581.81	0.00
FCNB	Unsecured	2296.00	2296.39	2296.39	197.16	0.00
US DEPARTMENT OF EDUCATION	Secured	7638.00	7404.00	7404.00	0.00	0.00
RICHMOND FIRE DEPARTMENT CREDIT UNION	Unsecured	14370.00	10034.79	10034.79	861.56	0.00
RICHMOND FIRE DEPARTMENT CREDIT UNION	DT SECURED BY VEHICLE	14370.00	4083.44	4083.44	4083.44	991.39
U.S. DEPARTMENT OF EDUCATION	Unsecured	12704.63	12704.63	12704.63	1090.78	0.00
INTERNAL REVENUE SERVICE	Priority	49508.23	49508.23	48693.52	21715.42	0.00
INTERNAL REVENUE SERVICE	Unsecured	49508.23	49508.23	814.71	69.95	0.00
BANK OF AMERICA RETAIL PAYMENT SERVICES	MORTGAGE ARREARAGES	44991.00	60980.96	15401.32	15027.01	0.00
YVONNE COCHRAN	Attorney	3000.00	3000.00	1858.00	1858.00	0.00
YVONNE COCHRAN	Attorney	750.00	750.00	750.00	750.00	0.00
YVONNE COCHRAN	Attorney	400.00	400.00	400.00	400.00	0.00
YVONNE COCHRAN	Attorney	650.00	650.00	650.00	650.00	0.00
COMCAST	UNSECURED	225.00	0.00	0.00	0.00	0.00
GRAND CANYON UNIVERSITY	UNSECURED	4325.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 99,123.40	\$ 74,608.82	\$ 0.00
Debt Secured by Vehicle	\$ 4,083.44	\$ 4,083.44	\$ 991.39
All Other Secured	\$ 7,404.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	<u>\$ 110,610.84</u>	<u>\$ 78,692.26</u>	<u>\$ 991.39</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 48,693.52	\$ 21,715.42	\$ 0.00
TOTAL PRIORITY:	<u>\$ 48,693.52</u>	<u>\$ 21,715.42</u>	<u>\$ 0.00</u>
GENERAL UNSECURED PAYMENTS:	<u>\$ 25,850.52</u>	<u>\$ 2,219.45</u>	<u>\$ 0.00</u>

Disbursements:

Expenses of Administration	<u>\$ 8,858.43</u>	
Disbursements to Creditors	<u>\$ 103,618.52</u>	
TOTAL DISBURSEMENTS:		<u>\$ 112,476.95</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/29/2014

By: /s/Robert E. Hyman
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.